

## Withdrawal Percentage Charts

# What's your maximum withdrawal percentage?

### Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefit riders

Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits (withdrawal benefits) can help you create the retirement lifestyle you've envisioned. The withdrawal benefit provides predictable, guaranteed income in the form of regular withdrawals from your contract that continue even if your annuity is withdrawn to \$0.

### How much can you withdraw?

The withdrawal benefit allows lifetime withdrawals from your contract up to a maximum amount each year. That amount is calculated by determining your "maximum withdrawal percentage" using the formula below:

- 1 Find your "base withdrawal percentage" using your age when you purchase the contract. If a joint life contract is selected, use the age of the younger covered person.
- 2 Increase your base withdrawal percentage by the annual increase amount for each year you wait to start taking those withdrawals, for up to 10 years. This gives you your "withdrawal percentage" for the calculation below.
- 3 Multiply your withdrawal percentage by your contract value (or purchase payment<sup>1</sup>, if higher) to determine your maximum amount.

### Level withdrawal option

Provides a guaranteed, level maximum withdrawal amount for life.

Age at issue	Base withdrawal percentage		Annual increase
	Single life	Joint life	
54 or less	4.55%	4.05%	0.35%
55-59	5.05%	4.55%	0.40%
60-64	5.55%	5.05%	0.45%
65-69	6.05%	5.55%	0.50%
70-74	6.55%	6.05%	0.55%
75-79	7.05%	6.55%	0.60%
80+	7.55%	7.05%	0.65%

### Index-linked withdrawal option

Guaranteed for life, but with potential for maximum withdrawal amounts to grow based on the accounts chosen.

Age at issue	Base withdrawal percentage		Annual increase
	Single life	Joint life	
54 or less	3.30%	2.80%	0.35%
55-59	3.80%	3.30%	0.40%
60-64	4.30%	3.80%	0.45%
65-69	4.80%	4.30%	0.50%
70-74	5.30%	4.80%	0.55%
75-79	5.80%	5.30%	0.60%
80+	6.30%	5.80%	0.65%

## Maximum amount = Contract value x Withdrawal percentage

There is an annual charge of 1.20% for the withdrawal benefit. This fee will not change for the life of the contract.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

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<sup>1</sup>Less any prior withdrawals

## Withdrawal benefit annual percentage charge

A specific charge is deducted annually from your contract value for the withdrawal benefit. This percentage will never increase after the contract is issued. You can choose to terminate the withdrawal benefit any time after the fifth annual interest term. If terminated, lifetime withdrawals will no longer be available and annual charges will no longer be assessed. Once terminated, the withdrawal benefit cannot be reinstated and charges will not be refunded.

### Important information

Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits are individual single-premium fixed indexed deferred annuities with market value adjustment features issued by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. The Guaranteed Lifetime Withdrawal Benefit Rider form number is ICC15\_RE1 in most states. Product and rider are not available in all U.S. states or any U.S. territory. Terms and conditions may vary.

Market value adjustment feature does not apply in California.

A rider is a provision of the annuity with additional costs, potential benefits and features that should never be confused with the annuity itself. Before evaluating the benefits of a rider, carefully examine the annuity to which it is attached.

There is an annual percentage charge for the Guaranteed Lifetime Withdrawal Benefit Rider ("rider") based on the contract value on the date the charge is calculated. The rider provides a guaranteed lifetime withdrawal benefit ("GLWB") during the life of the covered person(s) while the rider is in effect. You may terminate the rider after the fifth interest term. Once you terminate the rider it may not be reinstated. We will assess and deduct the GLWB rider charge until the rider is terminated. Changing the owners, annuitants or beneficiaries may cause the rider to terminate or adversely affect the benefits of the rider. A change in marital status after you purchase this contract may adversely affect the benefits of the rider. Taking excess withdrawals could reduce future benefits under the rider by more than the dollar amount of the excess withdrawals.

Annuity contracts have terms and limitations for keeping them in force. Contact your financial professional or insurance producer for complete details.

Guarantees and benefits are subject to the claims-paying ability of Symetra Life Insurance Company.

Symetra fixed indexed annuities have fixed and indexed accounts. Interest credited to the indexed accounts is affected by the value of outside indexes. Values based on the performance of any index are not guaranteed. The contract does not directly participate in any outside investment.

Indexed interest is calculated and credited (if applicable) at the end of an annual interest term. Amounts withdrawn from the indexed account before the end of an annual interest term will not receive indexed interest for that term.

An index may not include the payment or reinvestment of dividends in the calculation of its performance.

It is not possible to invest in an index.

Symetra reserves the right to add or remove any index or indexed interest crediting method options. If any index is discontinued or if the calculation of any index is changed substantially, Symetra reserves the right to substitute a comparable index.

Withdrawals may be subject to federal income taxes, and a 10% IRS early withdrawal tax penalty may also apply for amounts taken prior to age 59½. Consult your attorney or tax professional for more information.

Tax-qualified contracts such as IRAs, 401(k)s, etc., are tax-deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

Neither Symetra Life Insurance Company nor its employees provide investment, tax, or legal advice or endorse any particular method of investing. Please consult your attorney or tax professional before making savings and investing decision.

This is not a complete description of Symetra fixed indexed annuities with guaranteed lifetime withdrawal benefits. For a complete description, please ask your financial professional or insurance producer for a copy of the Contract Summary.



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